

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-31402-MEH  
Chapter: 13  
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James P Bolen 11 Glen Avenue Hazlet, NJ 07730	Denise I Bolen 11 Glen Avenue Hazlet, NJ 07730
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Social Security No.:	xxx-xx-3704
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Employer's Tax I.D. No.:	xxx-xx-3704
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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after April 21, 2025 for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: March 19, 2025

JAN: wdr

Jeanne Naughton  
Clerk

In re:  
James P Bolen  
Denise I Bolen  
Debtors

Case No. 19-31402-MEH  
Chapter 13

District/off: 0312-3  
Date Rcvd: Mar 19, 2025

User: admin  
Form ID: clsnodsc

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Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ James P Bolen, Denise I Bolen, 11 Glen Avenue, Hazlet, NJ 07730-1811

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 19 2025 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 19 2025 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 21, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	

District/off: 0312-3

User: admin

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Date Rcvd: Mar 19, 2025

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on behalf of Trustee Albert Russo docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor The Bank of new York f/k/a/ The Bank of New York as Trustee for CWHEQ Inc., Home Equity Loan Asset Backed Certificates, Series 2006-S10 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Edward Hanratty

on behalf of Debtor James P Bolen thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Joint Debtor Denise I Bolen thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Kenneth L. Baum

on behalf of Creditor Educational Credit Management Corporation kbaum@kenbaumdebtsolutions.com  
ddipiazza@kenbaumdebtsolutions.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 8